

**United States Bankruptcy Court**  
**Eastern District of Michigan**

In re **Nichole Soma**,  
 Debtor

Case No. **10-73792**

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>128,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>25,263.60</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>175,934.39</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>6</b>		<b>223,163.08</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>9,243.56</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>8,718.56</b>
Total Number of Sheets of ALL Schedules		<b>19</b>			
Total Assets			<b>153,263.60</b>		
Total Liabilities				<b>399,097.47</b>	

**United States Bankruptcy Court**  
**Eastern District of Michigan**

In re **Nichole Soma**,  
 Debtor

Case No. **10-73792**

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>116,626.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>116,626.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>9,243.56</b>
Average Expenses (from Schedule J, Line 18)	<b>8,718.56</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>12,035.73</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>47,934.39</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>223,163.08</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>271,097.47</b>

In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Location: 57 Devonshire St., Pleasant Ridge MI 48069</b>		-	<b>128,000.00</b>	<b>175,934.39</b>

Sub-Total > **128,000.00** (Total of this page)

Total > **128,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Chase Bank: checking account</b>	-	<b>2,000.00</b>
		<b>Bank of America: checking account</b>	-	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Misc. used furniture and consumer electronics including: bedroom set, kids furniture, kitchen set, living room furniture, office desk, 2nd couch, TV, and PC</b>	-	<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Personal clothing</b>	-	<b>500.00</b>
7. Furs and jewelry.		<b>Misc jewelry including wedding rings</b>	-	<b>2,500.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>term life insurance policies</b>	-	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **7,500.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>retirement account through employer</b>	<b>-</b>	<b>17,763.60</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			

Sub-Total > **17,763.60**  
(Total of this page)

Sheet **1** of **2** continuation sheets attached  
to the Schedule of Personal Property

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In re **Nichole Soma**Case No. **10-73792**

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	<b>X</b>			
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>0.00</b>
(Total of this page)	
Total >	<b>25,263.60</b>

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. §522(b)(2)☐ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Chase Bank: checking account	11 U.S.C. § 522(d)(5)	2,000.00	2,000.00
<b><u>Household Goods and Furnishings</u></b>			
Misc. used furniture and consumer electronics including: bedroom set, kids furniture, kitchen set, living room furniture, office desk, 2nd couch, TV, and PC	11 U.S.C. § 522(d)(3)	2,500.00	2,500.00
<b><u>Wearing Apparel</u></b>			
Personal clothing	11 U.S.C. § 522(d)(5)	500.00	500.00
<b><u>Furs and Jewelry</u></b>			
Misc jewelry including wedding rings	11 U.S.C. § 522(d)(4)	1,450.00	2,500.00
	11 U.S.C. § 522(d)(5)	1,050.00	
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
retirement account through employer	11 U.S.C. § 522(d)(12)	17,763.60	17,763.60

Total: **25,263.60** **25,263.60**0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>1223</b>	X -		<b>10/2004</b>					
<b>Citimortgage</b> <b>PO Box 9438</b> <b>Gaithersburg, MD 20898</b>			<b>Mortgage</b>					
<b>Location: 57 Devonshire St., Pleasant Ridge MI 48069</b>								
			Value \$ <b>128,000.00</b>				<b>138,393.00</b>	<b>10,393.00</b>
Account No. <b>xx-xx-xx-xx8-030</b>	X -		<b>2010</b>					
<b>City of Pleasant Ridge</b> <b>23925 Woodward</b> <b>Pleasant Ridge, MI 48069</b>			<b>Property Tax Lien</b>					
<b>Location: 57 Devonshire St., Pleasant Ridge MI 48069</b>								
			Value \$ <b>128,000.00</b>				<b>3,203.73</b>	<b>3,203.73</b>
Account No. <b>xx7320</b>	X -		<b>2/2006</b>					
<b>Genisys Credit Union</b> <b>2100 Executive Hills Blvd</b> <b>Auburn Hills, MI 48326</b>			<b>Second Mortgage</b>					
<b>Location: 57 Devonshire St., Pleasant Ridge MI 48069</b>								
			Value \$ <b>128,000.00</b>				<b>29,965.00</b>	<b>29,965.00</b>
Account No. <b>8030</b>	X -		<b>11/2010</b>					
<b>Oakland County Treasurer</b> <b>1200 N. Telegraph Rd.</b> <b>Dept. 479, Bldg. 12 East</b> <b>Pontiac, MI 48341-0479</b>			<b>Property Tax Lien</b>					
<b>Location: 57 Devonshire St., Pleasant Ridge MI 48069</b>								
			Value \$ <b>128,000.00</b>				<b>4,372.66</b>	<b>4,372.66</b>
Subtotal (Total of this page)							<b>175,934.39</b>	<b>47,934.39</b>
Total (Report on Summary of Schedules)							<b>175,934.39</b>	<b>47,934.39</b>

0 continuation sheets attached



In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>7PA0</b>  <b>AES/ISM</b> <b>PO BOX 2461</b> <b>Harrisburg, PA 17105</b>		-	<b>12/2005</b> <b>Student Loan</b>				<b>60,734.00</b>
Account No. <b>7PA0</b>  <b>AES/ISM</b> <b>PO BOX 2461</b> <b>Harrisburg, PA 17105</b>		-	<b>12/2005</b> <b>Student Loan</b>				<b>55,892.00</b>
Account No. <b>2009</b>  <b>American Express Travel Related</b> <b>Services</b> <b>PO Box 981540</b> <b>El Paso, TX 79998-1540</b>		-	<b>10/2009</b> <b>credit card</b>				<b>9,354.38</b>
Account No. <b>5343</b>  <b>Amex</b> <b>PO Box 297871</b> <b>Fort Lauderdale, FL 33329</b>		-	<b>03/2002</b> <b>credit card</b>				<b>32,924.24</b>
Subtotal (Total of this page)							<b>158,904.62</b>

5 continuation sheets attached

In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6</b>  <b>Bank of America</b> <b>P.O. Box 17054</b> <b>Wilmington, DE 19884</b>	-	<b>06/2004</b> <b>credit card</b>				<b>16,858.00</b>
Account No. <b>9515</b>  <b>Beneficial</b> <b>PO Box 4153</b> <b>Carol Stream, IL 60197-4153</b>	-	<b>10/2009</b> <b>Collection Account</b>				<b>1,821.00</b>
Account No. <b>0073</b>  <b>Beneficial/Household Finance</b> <b>PO Box 3425</b> <b>Buffalo, NY 14240</b>	-	<b>3/2008</b> <b>credit card</b>				<b>9,837.00</b>
Account No. <b>3298</b>  <b>Children's Hospital</b> <b>Dept. 138301</b> <b>PO Box 55000</b> <b>Detroit, MI 48255-1383</b>	-	<b>06/2010</b> <b>Medical Bill</b>				<b>2,274.00</b>
Account No. <b>0256</b>  <b>Chrysler Financial</b> <b>5225 Crooks Rd, Ste 140</b> <b>Troy, MI 48098</b>	-	<b>12/2007</b> <b>lease deficiency if any</b>				<b>2,390.50</b>
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>33,180.50</b>

In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>1444</b>  <b>Citi</b> <b>P.O. Box 6241</b> <b>Sioux Falls, SD 57117</b>	-	<b>07/2006</b> <b>credit card</b>				<b>8,676.00</b>
Account No. <b>4186</b>  <b>Detroit Institution for Children</b> <b>5447 Woodward Ave</b> <b>Detroit, MI 48202</b>	-	<b>05/2010</b> <b>Medical Bill</b>				<b>2,805.96</b>
Account No. <b>0058</b>  <b>Discover Financial Service LLC</b> <b>PO Box 15316</b> <b>Wilmington, DE 19850-5316</b>	-	<b>03/2007</b> <b>credit card</b>				<b>6,434.00</b>
Account No. <b>54</b>  <b>First Resolution Investement</b> <b>PO Box 34000</b> <b>Seattle, WA 98124</b>	-	<b>03/2010</b> <b>Collection Account</b>				<b>5,810.00</b>
Account No. <b>6583</b>  <b>Frederick J. Hanna &amp; Associates</b> <b>1427 Roswell Rd</b> <b>Marietta, GA 30062</b>	-	<b>01/2010</b> <b>Collection Account-collecting for FIA Card</b> <b>Services, N.A.</b>				<b>0.00</b>
Sheet no. <b>2</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>23,725.96</b>

In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 5905		-	04/2006 credit card			283.00
GEMB/Banana Republic PO BOX 981400 El Paso, TX 79998						
Account No. 4112		-	02/2004 credit card			6,574.00
Genysis Credit Union 2100 Executive Hills Blvd. Auburn Hills, MI 48326						
Account No. 4112		-	02/2002 credit card			495.00
Genysis Credit Union 2100 Executive Hills Blvd. Auburn Hills, MI 48326						
Account No. 5945		-	12/2009 Collection Account-collecting for Citi American Express			0.00
Global Credit & Collections 300 International Drive Ste. 100 Box 201 Buffalo, NY 14221						
Account No.		-	collecting for DFS Services			0.00
Integrity Financial Partners Inc. 4370 W. 109th St, Ste. 100 Overland Park, KS 66211						
Sheet no. 3 of 5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 7,352.00

In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Law Office of MN Kay PC</b> <b>7 Penn Plz</b> <b>New York, NY 10001</b>	-	<b>collecting for American Express</b>				<b>0.00</b>
Account No. <b>2131</b>						
<b>Mann Bracken LLP</b> <b>2 Irvington Centre</b> <b>702 King Farm Blvd</b> <b>Rockville, MD 20850-5775</b>	-	<b>11/2009</b> <b>Collection Account-collecting for American Express</b>				<b>0.00</b>
Account No. <b>0437</b>						
<b>RAB INC</b> <b>PO Box 34111</b> <b>Memphis, TN 38184-0111</b>	-	<b>04/2010</b> <b>collecting for Beneficial/HFC</b>				<b>0.00</b>
Account No.						
<b>Redline Recover Services LLC</b> <b>2350 North Forest Road, Suite 31B</b> <b>Getzville, NY 14068-1296</b>	-	<b>collecting for Discover</b>				<b>0.00</b>
Account No. <b>8499</b>						
<b>Timothy E. Baxter</b> <b>PO Box 2669</b> <b>Farmington, MI 48333</b>	-	<b>05/2010</b> <b>Collection Account-collecting for FIA Card Services, N.A.</b>				<b>0.00</b>
Sheet no. <b>4</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>0.00</b>

In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>9989</b>  <b>Unifund</b> <b>10625 Techwoods Circle</b> <b>Cincinnati, OH 45242</b>	-	<b>12/2009</b> <b>Collection Account</b>				<b>0.00</b>
Account No. <b>6163</b>  <b>Unifund</b> <b>PO Box 505</b> <b>Linden, MI 48451-0505</b>	-	<b>01/2010</b> <b>Collection Account-collecting for Bank of America NA</b>				<b>0.00</b>
Account No. <b>4514</b>  <b>United Collection Bureau, Inc.</b> <b>5620 Southwyck Blvd, Suite 206</b> <b>Toledo, OH 43614</b>	-	<b>04/2010</b> <b>Collection Account-collecting for Citibank (South Dakota) NA</b>				<b>0.00</b>
Account No.  <b>United States Trustee</b> <b>211 W. Fort St., 7th Floor</b> <b>Detroit, MI 48226</b>	-	<b>Notice only</b>				<b>0.00</b>
Account No.						
Sheet no. <b>5</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>0.00</b>
Subtotal (Total of this page)						<b>0.00</b>
Total (Report on Summary of Schedules)						<b>223,163.08</b>

In re **Nichole Soma**

Case No. **10-73792**

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
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In re **Nichole Soma**Case No. **10-73792**

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>James Soma 57 Devonshire Pleasant Ridge, MI 48069</b>	<b>Citimortgage PO Box 9438 Gaithersburg, MD 20898</b>
<b>James Soma 57 Devonshire Pleasant Ridge, MI 48069</b>	<b>City of Pleasant Ridge 23925 Woodward Pleasant Ridge, MI 48069</b>
<b>James Soma 57 Devonshire Pleasant Ridge, MI 48069</b>	<b>Ally Financial PO Box 380901 Minneapolis, MN 55438-0901</b>
<b>James Soma 57 Devonshire Pleasant Ridge, MI 48069</b>	<b>Genisys Credit Union 2100 Executive Hills Blvd Auburn Hills, MI 48326</b>
<b>James Soma 57 Devonshire Pleasant Ridge, MI 48069</b>	<b>Oakland County Treasurer 1200 N. Telegraph Rd. Dept. 479, Bldg. 12 East Pontiac, MI 48341-0479</b>

In re **Nichole Soma**Case No. **10-73792**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>Daughter</b> <b>Daughter</b>	AGE(S): <b>3</b> <b>5</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Assistant Prosecutor</b>	<b>Sales</b>
Name of Employer	<b>Oakland County</b>	<b>The Magni Group, Inc.</b>
How long employed	<b>2 years</b>	<b>6 years</b>
Address of Employer	<b>1200 N. Telegraph Pontiac, MI 48341</b>	<b>390 Park Street, Suite 300 Birmingham, MI 48009</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

	DEBTOR	SPOUSE
1.	\$ <b>5,882.28</b>	\$ <b>7,686.66</b>
2.	\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>5,882.28</b>	\$ <b>7,686.66</b>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify)

**See Detailed Income Attachment**

\$ <b>1,083.90</b>	\$ <b>1,941.51</b>
\$ <b>162.50</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>903.62</b>	\$ <b>233.85</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>2,150.02</b>	\$ <b>2,175.36</b>
--------------------	--------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>3,732.26</b>	\$ <b>5,511.30</b>
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

12. Pension or retirement income

13. Other monthly income

(Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>0.00</b>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>3,732.26</b>	\$ <b>5,511.30</b>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>9,243.56</b>
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **Nichole Soma**

Debtor(s)

Case No. **10-73792**

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment**

**Other Payroll Deductions:**

<b>401</b>	\$	<b>176.48</b>	\$	<b>233.85</b>
<b>HCRA</b>	\$	<b>54.17</b>	\$	<b>0.00</b>
<b>DCRA</b>	\$	<b>416.00</b>	\$	<b>0.00</b>
<b>Def Comp</b>	\$	<b>21.67</b>	\$	<b>0.00</b>
<b>Oakland</b>	\$	<b>235.30</b>	\$	<b>0.00</b>
<b>Total Other Payroll Deductions</b>	\$	<b>903.62</b>	\$	<b>233.85</b>



**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Expenditures:**

<b>pet food/care</b>	<b>\$</b>	<b>75.00</b>
<b>hair care/grooming</b>	<b>\$</b>	<b>100.00</b>
<b>child care</b>	<b>\$</b>	<b>1,000.00</b>
<b>pre-school</b>	<b>\$</b>	<b>125.00</b>
<b>childrens school/activities</b>	<b>\$</b>	<b>100.00</b>
<b>husband's credit card payments</b>	<b>\$</b>	<b>1,200.00</b>
<b>Total Other Expenditures</b>	<b>\$</b>	<b>2,600.00</b>

**United States Bankruptcy Court  
Eastern District of Michigan**

In re Nichole Soma

Debtor(s)

Case No. 10-73792Chapter 13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date November 17, 2010Signature: /s/ Nichole Soma

Debtor

Date \_\_\_\_\_ Signature: \_\_\_\_\_  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

Address \_\_\_\_\_

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor]

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*